

**Information to identify the case:**

Debtor 1	<u>Pascual Almonte</u>	Social Security number or ITIN	xxx-xx-5263
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Gladys M. Vargas</u>	Social Security number or ITIN	xxx-xx-7214
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-14943-RG			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Pascual Almonte

Gladys M. Vargas

6/10/24

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Pascual Almonte  
Gladys M. Vargas  
Debtors

Case No. 19-14943-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 10, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Pascual Almonte, Gladys M. Vargas, 11 Sisco Place, Clifton, NJ 07011-4129
518076828	+ Andrew Sklar, Esq., Sklar - Markind, 102 Browning Lane, Bldg. B, Ste. 1, Cherry Hill, NJ 08003-3195
518076832	Equitable Ascent Financial, LLC, 1120 West Lake Street, Buffalo Grove, IL 60089
518076837	Midland Funding, LLC, 23665 Northside Drive, Suite 300, San Diego, CA 92108
518076840	+ Romano Garubo & Argentieri, 52 Newton Ave, Woodbury, Woodbury, NJ 08096-4610
518076841	Select Portfolio Services, PO Box 63250, Salt Lake City, UT 84165
518101455	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 11 2024 02:18:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 11 2024 02:18:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PRA.COM	Jun 11 2024 04:19:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518233105	EDI: ATLASACQU	Jun 11 2024 04:19:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste. 442, Teaneck, NJ 07666
518197437	+ Email/Text: bankruptcy@cavps.com	Jun 11 2024 02:18:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518076829	EDI: WFNNB.COM	Jun 11 2024 04:19:00	Comenity Bank / Victoria's Secrets, Attn Bankruptcy Dept., PO Box 182125, Covington, OH 45318-9000
518076830	+ Email/PDF: creditonebknofications@resurgent.com	Jun 11 2024 02:14:27	Credit Onew Bank, N.A., PO Box 98872, Las Vegas, NV 89193-8872
518259414	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 11 2024 02:19:00	Deutsche Bank National Trust Company, as Trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518163933	+ Email/Text: bankruptcynotice@franklincredit.com	Jun 11 2024 02:17:00	Deutsche Bank National Trust Company, et al., c/o Franklin Credit Management, P.O. Box 829629, Philadelphia, PA 19182-9629
518076831	+ Email/Text: bknotice@ercbpo.com	Jun 11 2024 02:18:00	Enhanced Recovery Corp., 8014 Bayberry Road, Jacksonville, FL 32256-7412
518076833	+ Email/Text: bankruptcynotice@franklincredit.com	Jun 11 2024 02:17:00	Franklin Credit Management Corporation, PO Box 829629, Philadelphia, PA 19182-9629
518076834	+ EDI: IRS.COM		

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		Jun 11 2024 04:19:00	Internal Revenue Service, Centralized Insolvency Ops., PO Box 7346, Philadelphia, PA 19101-7346
518120329	Email/PDF: resurgentbknofications@resurgent.com	Jun 11 2024 02:25:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518076835	Email/PDF: resurgentbknofications@resurgent.com	Jun 11 2024 02:25:08	LVNV Funding, LLC, Attn: Chief Financial Officer, 625 Pilot Road, Las Vegas, NV 89119-4485
518076836	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 11 2024 02:18:00	Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
518076838	+ Email/PDF: bankruptcy@ncfsi.com	Jun 11 2024 02:24:58	New Century Financial Service, LLC, 110 S. Jefferson Road, Suite 104, Whippany, NJ 07981-1038
518076839	Email/Text: signed.order@pfwattorneys.com	Jun 11 2024 02:15:00	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
518076842	^ MEBN	Jun 11 2024 02:12:08	State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
518101455	^ MEBN	Jun 11 2024 02:07:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518197488	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518197483	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2024 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2006-HE7, Mortgage Pass-Through Certificates, Series 2006 HE7 nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Brian E Caine	on behalf of Creditor Deutsche Bank National Trust Company as certificate trustee on behalf of Bosco Credit II Trust Series 2010-1 bcaine@parkermccay.com, BKcourtntices@parkermccay.com
Denise E. Carlon	

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on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2006-HE7, Mortgage Pass-Through Certificates, Series 2006 HE7 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Eric Horn

on behalf of Debtor Pascual Almonte ehorn@aystrauss.com  
g31738@notify.cincompass.com,lediazlaw@gmail.com;diazlr82343@notify.bestcase.com;ldiaz@vogelbachpc.com;horner82343@notify.bestcase.com

Eric Horn

on behalf of Joint Debtor Gladys M. Vargas ehorn@aystrauss.com  
g31738@notify.cincompass.com,lediazlaw@gmail.com;diazlr82343@notify.bestcase.com;ldiaz@vogelbachpc.com;horner82343@notify.bestcase.com

Marie-Ann Greenberg

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Michael J. Milstead

on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2006-HE7, Mortgage Pass-Through Certificates, Series 2006 HE7 bkecf@milsteadlaw.com, bkecf@milsteadlaw.com

Roger Fay

on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for Deutsche Bank National Trust Company as Trustee rfay@alaw.net, bkecf@milsteadlaw.com

Roger Fay

on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2006-HE7, Mortgage Pass-Through Certificates, Series 2006 HE7 rfay@alaw.net, bkecf@milsteadlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11